

<b>Information to identify the case:</b>	
Debtor 1	Nereida E Alvarez First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Miguel A. Perez First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-28432-MBK	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nereida E Alvarez

Miguel A. Perez

3/2/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nereida E Alvarez  
Miguel A. Perez  
Debtors

Case No. 17-28432-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Mar 02, 2023

User: admin  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 97

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Nereida E Alvarez, Miguel A. Perez, 50 Coddington Avenue, Perth Amboy, NJ 08861-1558
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ LAKEVIEW LOAN SERVICING, LLC C/O FLAGSTAR BANK, FS, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517060697	+ ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
517060703	+ Belden Jewelers/Sterling Jewelers, Inc, 375 Ghent Rd, Fairlawn, OH 44333-4601
517060704	+ BioReference Laboratories, 481 Edward H. Ross Dr., Elmwood Park, NJ 07407-3128
517060715	+ Central Jersey Pathology Consultants, PO Box 95000, Philadelphia, PA 19195-0001
517060717	+ Century Financial Services, 23 Maiden Lane, North Haven, CT 06473-2351
517060740	+ Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060732	+ Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060750	+ James Street Anesthesia, PO Box 4640, Rutherford, NJ 07070-0464
517060755	+ Lincoln Dental Center PC, 2 State Route 27, Edison, NJ 08820-3961
517060756	+ Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188, New Brunswick, NJ 08903-1188
517060759	+ North Rainbow Emerg Phys, LLC, PO Box 37794, Philadelphia, PA 19101-5094
517060760	+ Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822
517060767	+ Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517060768	Provident/shore Mortga, 770 S Adams Rd Ste 300, Birmingham, MI 48009
517060775	+ RMB Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7406
517060769	+ Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664
517060773	+ Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536
517060776	+ Saint Peters University Hospital, 254 Easton Avenue, New Brunswick, NJ 08901-1766
517060777	+ State of New Jersey, Department of Labor and Workforce, PO Box 951, Trenton, NJ 08625-0951
517060778	+ Surgical Practice Associates, LLC, 98 James Street, Suite 202, Edison, NJ 08820-3902
517060783	+ The Surgery Center at Old Bridge, 2 Hospital Plaza #350, Old Bridge, NJ 08857-3153
517060785	+ University Radiology Group, PC, PO Box 1075, East Brunswick, NJ 08816-1075
517060787	Wells Fargo Auto Finance, Mac 4031-080, Phoenix, AZ 85038

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 02 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 02 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517060694	Email/Text: ebn@americollect.com	Mar 02 2023 20:52:00	Americollect Inc, Po Box 1566, 1851 S Alverno Rd, Manitowoc, WI 54221
517060695	Email/Text: ebn@americollect.com	Mar 02 2023 20:52:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
517060696	^ MEBN	Mar 02 2023 20:47:20	ARS/Account Resolution Specialist, Po Box

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517060698	+ EDI: CINGMIDLAND.COM	Mar 03 2023 01:34:00	459079, Sunrise, FL 33345-9079
517060687	+ Email/Text: EBNProcessing@afni.com	Mar 02 2023 20:52:00	AT&T Mobility, 208 S. Akard St, Dallas, TX 75202-4206
517147967	EDI: GMACFS.COM	Mar 03 2023 01:34:00	Afni, Inc., 1310 Martin Luther King Dr, PO Box 3517, Bloomington, IL 61702-3517
517060688	+ EDI: GMACFS.COM	Mar 03 2023 01:34:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
517060689	+ EDI: GMACFS.COM	Mar 03 2023 01:34:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
517060691	+ Email/Text: American@AABinfo.net	Mar 02 2023 20:52:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517060692	+ Email/Text: American@AABinfo.net	Mar 02 2023 20:52:00	American Adjustment Bu, Po Box 2758, Waterbury, CT 06723-2758
517060693	+ Email/Text: American@AABinfo.net	Mar 02 2023 20:52:00	American Adjustment Bu, 73 Field St, Waterbury, CT 06702-1906
517263065	Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2023 20:49:51	American Adjustment Bureau, Inc., 73 Field Street, Waterbury, CT 06702-1906
517060700	+ EDI: TSYS2	Mar 03 2023 01:34:00	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517060699	+ EDI: TSYS2	Mar 03 2023 01:34:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517060701	+ EDI: LCIBAYLN	Mar 03 2023 01:34:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517060702	^ MEBN	Mar 02 2023 20:45:22	Bayview Loan Servicing, 4425 Ponce De Leon BLVD, 5th Fl, Coral Gables, FL 33146-1839
517060707	EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
517060706	+ EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517060708	+ Email/Text: collections@cjfcu.org	Mar 02 2023 20:51:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517060716	+ Email/Text: clientservices@credit-control.com	Mar 02 2023 20:52:00	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060722	+ EDI: CITICORP.COM	Mar 03 2023 01:34:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517060720	+ EDI: CITICORP.COM	Mar 03 2023 01:34:00	Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0432
517060725	+ EDI: CITICORP.COM	Mar 03 2023 01:34:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517060724	+ EDI: CITICORP.COM	Mar 03 2023 01:34:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517060726	+ EDI: WFNNB.COM	Mar 03 2023 01:34:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517060728	+ Email/Text: bankruptcy@credencerm.com	Mar 02 2023 20:53:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
			Credence Resource Management, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940

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517060727	+ Email/Text: bankruptcy@credencerm.com	Mar 02 2023 20:53:00	Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
517060729	+ Email/Text: bankruptcy@credencerm.com	Mar 02 2023 20:53:00	Credence Resource Management, LLC, PO Box 2390, Southgate, MI 48195-4390
517060731	Email/PDF: DellBKNotifications@resurgent.com	Mar 02 2023 20:50:34	Dell Financial Services, 1 Dell Way, Round Rock, TX 78682
517060730	Email/PDF: DellBKNotifications@resurgent.com	Mar 02 2023 20:50:30	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
517060740	+ EDI: MAXMSAIDV	Mar 03 2023 01:34:00	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060732	+ EDI: MAXMSAIDV	Mar 03 2023 01:34:00	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517218762	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 02 2023 20:52:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517060748	^ MEBN	Mar 02 2023 20:45:09	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517060749	^ MEBN	Mar 02 2023 20:45:37	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518978837	Email/Text: cashiering-administrationservices@flagstar.com	Mar 02 2023 20:53:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
518978838	Email/Text: cashiering-administrationservices@flagstar.com	Mar 02 2023 20:53:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
517168059	EDI: JEFFERSONCAP.COM	Mar 03 2023 01:34:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
517060751	+ Email/Text: abachman@rmbcollect.com	Mar 02 2023 20:53:00	JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
517060718	EDI: JPMORGANCHASE	Mar 03 2023 01:34:00	Chase Mtg, 3415 Vision Dr, Columbus, OH 43219
517060719	EDI: JPMORGANCHASE	Mar 03 2023 01:34:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
517060754	Email/Text: govtaudits@labcorp.com	Mar 02 2023 20:52:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216
517274846	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 02 2023 20:52:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
519349317	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 02 2023 20:52:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
519349318	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 02 2023 20:52:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
517207469	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2023 20:52:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517060757	+ EDI: NAVIENTFKASMSERV.COM	Mar 03 2023 01:34:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517060758	+ EDI: NAVIENTFKASMSERV.COM	Mar 03 2023 01:34:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517118284	EDI: AGFINANCE.COM	Mar 03 2023 01:34:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517060761	+ EDI: AGFINANCE.COM	Mar 03 2023 01:34:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013

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517060762	+ EDI: AGFINANCE.COM	Mar 03 2023 01:34:00	OneMain, Po Box 1010, Evansville, IN 47706-1010
517060763	+ EDI: AGFINANCE.COM	Mar 03 2023 01:34:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
517060765	+ EDI: AGFINANCE.COM	Mar 03 2023 01:34:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Irving, TX 75039-3198
517231102	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517131644	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517182727	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o RCS Direct Marketing/Orrchard Bank, POB 41067, Norfolk VA 23541
517182499	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517231101	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517137146	EDI: Q3G.COM	Mar 03 2023 01:34:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517060774	+ Email/Text: clientservices@remexinc.com	Mar 02 2023 20:52:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
519729626	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 02 2023 20:52:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
519729627	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 02 2023 20:52:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, RightPath Servicing 75261-9096, ATTN: Bankruptcy Dept.
517064217	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517060779	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517060781	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517060784	^ MEBN	Mar 02 2023 20:44:45	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
517359047	Email/Text: EDBKNotices@ecmc.org	Mar 02 2023 20:51:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
517171268	+ EDI: AIS.COM	Mar 03 2023 01:34:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517060786	+ EDI: WFFC2	Mar 03 2023 01:34:00	Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
517060789	+ EDI: WFFC2	Mar 03 2023 01:34:00	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517060788	+ EDI: WFFC2	Mar 03 2023 01:34:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 73

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517060705		Cap1/bstby
517060690	*+	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
517060709	*+	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060710	*+	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060711	*+	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060712	*+	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060713	*+	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060714	*+	Central Jersey Fcu, 380 Berry St, Woodbridge, NJ 07095-3347
517060723	*+	Citibank, 701 East 60th Street North, Sioux Falls, SD 57104-0432
517060721	*+	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517060741	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060742	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060743	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060744	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060745	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060746	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060747	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
517060733	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060734	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060735	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060736	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060737	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060738	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060739	*+	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
517060752	*+	JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
517060753	*+	JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938
517060764	*+	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
517060766	*+	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Irving, TX 75039-3198
517060770	*+	Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664
517060771	*+	Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664
517060772	*+	Raritan Bay Medical Center, PO Box 11664, Newark, NJ 07101-4664
517060780	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517060782	*+	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007

TOTAL: 1 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2023

Signature: \_\_\_\_\_

/s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ajennings@raslg.com

Brian C. Nicholas

on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Charles G. Wohlrab

on behalf of Creditor LakeView Loan Servicing LLC cwohlrab@raslg.com

Denise E. Carlon

on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Douglas J. McDonough

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC C/O FLAGSTAR BANK, FSB dmcdonough@flwlaw.com

Justin M Gillman

on behalf of Debtor Nereida E Alvarez ecf@gbclawgroup.com  
GillmanBrutonCaponeLLC@jubileebook.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Joint Debtor Miguel A. Perez ecf@gbclawgroup.com  
GillmanBrutonCaponeLLC@jubileebook.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Richard Gerbino

on behalf of Creditor LakeView Loan Servicing LLC rgerbino@schillerknapp.com,  
lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

Richard Gerbino

on behalf of Creditor Lakeview Loan Servicing LLC by its servicing agent Nationstar Mortgage LLC  
rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13